

REMARKS

To further prosecution of the instant application, Applicant has cancelled herein Claims 1-95 and has added herein new Claims 96-116. New Claims 96-116 do not add subject matter and have antecedent basis. Applicant respectfully requests reconsideration.

Rejection of Claims 1-14, 20-22, 26-29, 31-51, 57-60, 64-66
and 68-83 Under 35 U.S.C. § 102(e)

Claims 1-14, 20-22, 26-29, 31-51, 57-60, 64-66 and 68-83 have been rejected under 35 U.S.C. § 102(e) as being anticipated by U.S. Publication No. 2004/0088261 issued to Moore et al. ("Moore"). Claims 1-95 have been cancelled herein and new Claims 96-116 have been added herein. Applicant respectfully submits that new Claims 96-116 are not anticipated by Moore for the reasons given below.

New independent Claim 96 is directed to a method of voluntarily and incrementally targeting and saving money using a preexisting periodic debit statement associated with at least one customer account. The debit statement can include a solicited or unsolicited offer to target savings dollars. In response to the customer's acceptance of the offer, the method includes receiving information from the customer designating: (i) at least one specific item the customer would like to purchase or to attain, (ii) a total amount of savings dollars required to purchase or to attain the item, and (iii) a target date by which the total amount of savings dollars is to be saved. From this information, the method includes calculating a dollar amount of each of a plurality of periodic incremental payments the customer pays voluntarily over a period of time based on the target date and the total amount of savings dollars required to purchase or to attain the item. The period of time expires on the target date.

In this manner, the invention allows the customer to target savings dollars toward the purchase or the attainment of the specified item and to pay voluntarily periodic incremental payments over the period of time such that by the target date the customer would have saved the total amount of savings dollars required to purchase or to attain the specific item.

The method further includes, as specified in Claim 96, optionally receiving a payment from the customer whereby the payment satisfies, wholly or partially, one or more payment obligations to the account. Optionally, the customer's payment includes at least one of the periodic incremental payments toward the total of savings dollars required to purchase or to attain the specified item. The method permits the customer to pay one or more financial obligations, and, optionally, to include in the payment at least one voluntary periodic incremental payment toward the total savings dollars the customer requires to purchase or to attain the specified item. The method thereby allows the customer to target voluntarily savings dollars in conjunction with paying one or more bills.

The method further includes, as specified in Claim 96, identifying in one or more subsequent debit statements an amount of the next periodic incremental payment. Similar to identifying a financial obligation, e.g., an amount owed or other financial obligation, in a debit statement, the method includes identifying in one or more subsequent debit statements the amount of the next periodic incremental payment of savings dollars that the customer may pay towards saving the total amount of savings dollars required to purchase or to attain the specified item.

Moore discloses systems and methods of tailoring existing financial products or account customization enacted through various web or Internet based graphical user interfaces whereby a user can implement a transfer plan through one or a series of value transfers from one or more accounts to one or more other accounts without interacting with a human operator. Such systems and methods also provide a mechanism for authorizing access to one or more accounts from which value is transferred and/or recipient accounts to which value is transferred. (Paragraph 0006). In this manner, recurring transfers may be set up from a first account, such as an asset account, to a second account, such as a recipient account based on previously received authorization. (Paragraph 0007). Various graphical interfaces may be given to an account owner to provide authorization for a series of value transfer from a first account to a second account. (Paragraph 0007). Such graphical interfaces are coupled with a processor that initiates the series of value transfers. (Paragraph 0013).

Figure 2 of Moore illustrates a system for implementing payments using a graphical interface that includes a division between a retail entity (120), such as a finance company that services a loan for the account owner, and a servicing entity (130) that is a money transfer company, such as Western Union. The account owner identifies an account to which automatic payments will be applied. Figure 2 illustrates an embodiment whereby the account owner may set up an accelerated mortgage through the servicing entity (130) based on information provided by the retail entity (120). The graphical interface includes a sign-in page (210) for receiving from the account owner authentication information, and a loan summary page (220) including information about one or more accounts. Account owner can select one or more accounts for which account owner would like to set up recurring payments and such information is passed to the servicing entity. (Paragraphs 0042 and 0043).

In contrast to Moore, the method of the invention specified in Claim 96, does not require a value transfer from one account to another account, but, rather, may use a single account to which the customer makes periodic incremental payments over a period of time toward the total amount of savings dollars required to purchase or to attain the specified item. In addition, as specified in Claim 96, the method includes receiving a payment from the customer to satisfy, wholly or partially, one or more payment obligations of the account, and the payment optionally includes at least one periodic incremental payment towards the total amount of savings dollars required. For example, the method includes receiving a payment from the customer to satisfy, wholly or partially, a payment obligation or debt of a credit card account and, optionally, the payment includes at least one periodic incremental payment of savings dollars required to purchase or to attain the specified item. The method thereby permits the customer to make a payment to their credit card account, while also paying a periodic incremental payment of savings dollars towards the total amount of savings dollars required.

In contrast to Moore, the method of incrementally targeting and saving money may include a single account and regardless of whether the account is an asset account or a liability account. In further contrast to Moore, the periodic incremental payment of savings dollars is voluntary, while Moore's systems and methods are directed to value transfers for payments of financial obligations such as mortgage payments and other bill

payments. In addition, the method of the present invention does not require authorization between two entities, such as a retail entity and a service entity as Moore discloses, but rather receives directly from the customer a plurality of periodic incremental payments of savings dollars without requiring authorization. Unlike Moore that involves retail and servicing entities as disclosed, the method of the present invention involves the customer directly and the method effectively receives payment of savings dollars from the customer.

Further, as specified in Claim 96, the method includes calculating the dollar amount of each of a plurality of periodic incremental payments the customer pays voluntarily over a period of time based on the target date and the total amount of savings dollars required to purchase or to attain the specified item. Moore does not disclose the customer designating at least one specific item the customer would like to purchase or to attain, nor does Moore disclose the customer designating the total amount of savings dollars required to purchase or attain the specified item. Moore also does not disclose the customer designating the target date by which the customer would like the total amount of savings dollars to be saved. From the information the customer designates, the method of the invention calculates the periodic incremental payments the customer pays voluntarily over a period of time. Moore does not disclose calculation of such periodic payments based upon the customer-designated target date and the total amount of savings dollars required.

Thus, Applicant respectfully submits that Moore does not teach each and every element of the method specified in Claim 96 as required under 35 U.S.C. § 102(e). Moore therefore does not anticipate Claim 96.

Claims 97-115 depend from Claim 96 and are patentable over Moore for at least the reasons given above.

In addition, Moore does not anticipate new Claim 116 for at least the reasons given above with respect to Claim 96; therefore, Claim 116 is patentable.

Rejection of Claims 15-17, 23-25, 30, 52-54, 61-63, 67, 84,
and 85-95 Under 35 U.S.C. § 103(a)

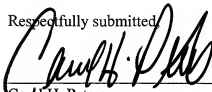
Claims 15-17, 23-25, 30, 52-54, 61-63, 67, 84, and 85-95 have been rejected under 35 U.S.C. § 103(a) as being unpatentable over Moore in view of U.S. Publication No. 2002/0194094 to Lancaster ("Lancaster"). Claims 1-95 have been cancelled herein and new Claims 96-116 have been added herein. Applicant respectfully submits that new Claims 96-116 are not obvious in view of the cited combination of references including Moore in view of Lancaster.

Applicant respectfully submits that the discussion given above is applicable to the reasons why the claimed method is not obvious in view of the teachings of Moore in combination with Lancaster. More particularly, the cited combination of references does not achieve the invention. In addition, neither Moore nor Lancaster teach or suggest the limitations of the method of independent Claim 96 discussed above, such that, one of ordinary skill in the art would modify the systems and methods of Moore to provide the method of voluntarily and incrementally targeting savings dollars using a preexisting periodic debit statement of at least one customer account as specified.

Thus, Applicant respectfully submits the method of Claim 96 is not obvious and is patentable over Moore in view of Lancaster. In addition, dependent Claims 97-115 depend from Claim 96 and are patentable for at least the reasons given above. Further, independent Claim 116 is not obvious and is patentable over Moore in view of Lancaster for the reasons given above with respect to Claim 96.

Based upon the foregoing amendments and discussion, Applicant respectfully submits new Claims 96-116 are patentable over the cited prior art references. Should the Examiner have any questions concerning this response, Applicant invites the Examiner to telephone the undersigned attorney.

Respectfully submitted,



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